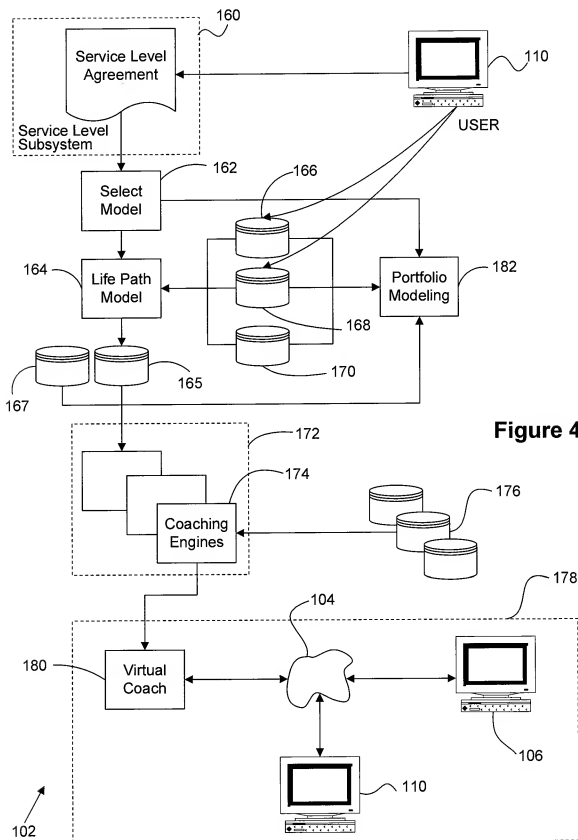
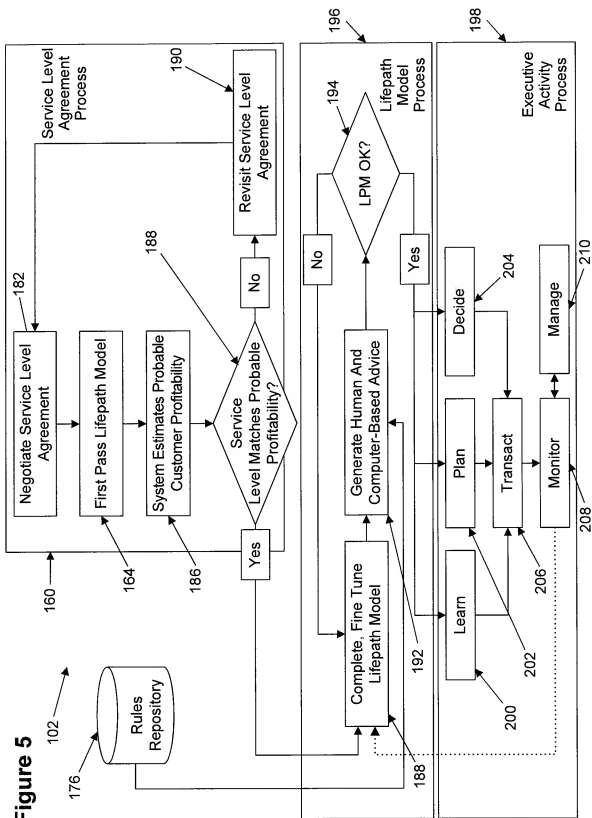


REPLACEMENT SHEET

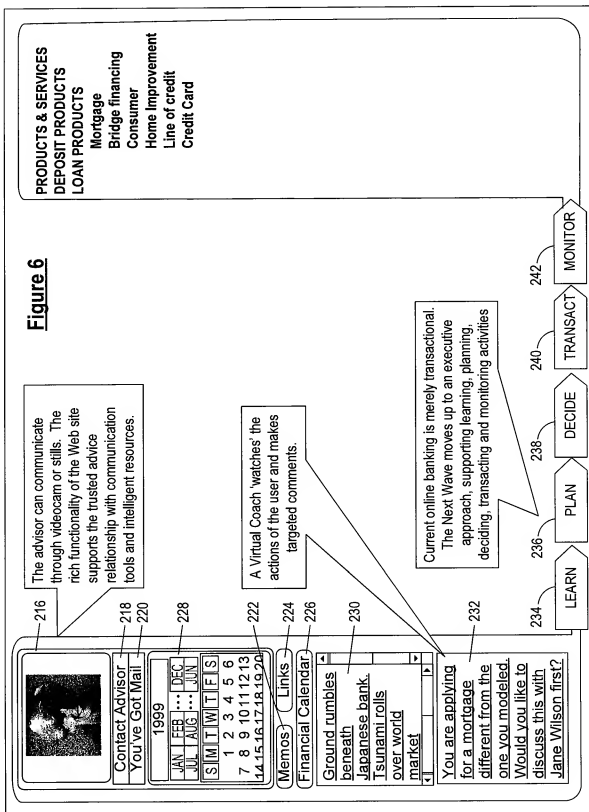


**Figure 4**

## Figure 5



## REPLACEMENT SHEET


**Figure 6**

REPLACEMENT SHEET

**PLAN:**  
**LIFE PATH MODEL**

Both your home purchase and your children's education are pushing you into the red. Revisit your home purchase plans and consider a tax deferred education savings plan.

216



Contact Advisor  
You've Got Mail

1999

JAN	FEB	...	DEC
JUL	AUG	...	JUN

S M T W T F S

1 2 3 4 5 6

7 8 9 10 11 12 13

14 15 16 17 18 19 20

Memos Links

Financial Calendar

Ground rumbles beneath Japanese bank. Tsunami rolls over world market

You are applying for a mortgage different from the one you modeled. Would you like to discuss this with Jane Wilson first?

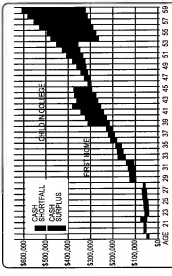
**PERSONAL RISK MODEL**

Include any combination of factors in your risk model

☒ JOB LOSS  
☒ DISABILITY  
☒ CASUALTY  
☒ MARKET DOWNTURN  
☒ DIVORCE  
☒ THEFT  
☒ FIRE  
☒ COLLISION

RUN THE MODEL

248



**PRODUCTS & SERVICES**

249

**REVENUE**

Press each button in turn to do a Life Path for all sources of revenue and expense...

**EXPENSES**

MONITOR

TRANSACTION

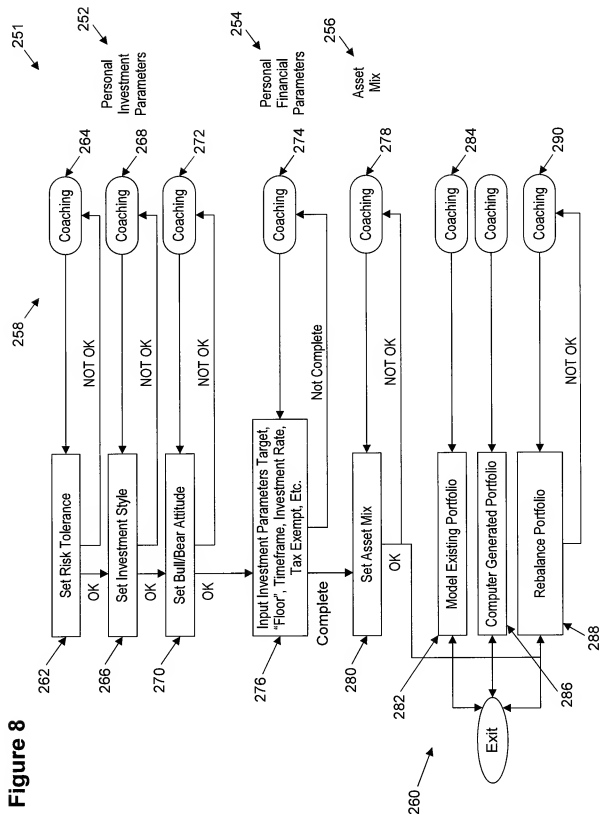
DECIDE

PLAN

LEARN

**Figure 7**

REPLACEMENT SHEET





## Figure 11